

Fill in this information to identify the case:

Debtor Name H. A. Stewart Trucking LLC

United States Bankruptcy Court for the Western District of Pennsylvania

Case number: 23-22125 JAD

Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: August 2024

Date report filed:

MM / DD / YYYY

Line of business: Trucking

NAISC code:

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Hussien Ali Stewart, Member

Original signature of responsible party



Printed name of responsible party

Hussien Ali Stewart

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

- | | Yes | No | N/A |
|--|-------------------------------------|-------------------------------------|--------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

- | | | | |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name H. A. Stewart Trucking LLC

Case number 23-22125 JAD

17. Have you paid any bills you owed before you filed bankruptcy?
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 559.58

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 62,575.74

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 59,615.45

Report the total from *Exhibit D* here.

22. Net cash flow

+ \$ 2,960.29

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 3,519.87

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 0.00

(*Exhibit E*)

Debtor Name H. A. Stewart Trucking LLC

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4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 2
27. What is the number of employees as of the date of this monthly report? 4

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i> Projected	<i>Column B</i> Actual	<i>Column C</i> Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ _____	- \$ _____	= \$ _____
33. Cash disbursements	\$ _____	- \$ _____	= \$ _____
34. Net cash flow	\$ _____	- \$ _____	= \$ _____
35. Total projected cash receipts for the next month:			\$ _____
36. Total projected cash disbursements for the next month:			- \$ _____
37. Total projected net cash flow for the next month:			= \$ _____

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

H.A. Stewart Trucking LLC.
Profit and Loss by Month

January - August, 2024

	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024
Income						
Sales	60,062.07	80,931.39	61,923.12	45,335.44	36,324.11	31,916.62
Total Income	\$ 60,062.07	\$ 80,931.39	\$ 61,923.12	\$ 45,335.44	\$ 36,324.11	\$ 31,916.62
Gross Profit	\$ 60,062.07	\$ 80,931.39	\$ 61,923.12	\$ 45,335.44	\$ 36,324.11	\$ 31,916.62
Expenses						
Accounting	470.40	1,095.40	895.40	95.40	195.40	95.40
Bank Charges & Fees	90.00	58.00	58.00	122.00	87.00	55.00
Commissions and Fees	2,139.43	2,427.94	1,857.71	1,360.08	1,089.72	957.50
Company Car Payment		1,500.00	2,500.00	2,000.00	1,000.00	
Dues & subscriptions	161.88	159.75	164.01	161.88	1,322.68	2.13
Escrow account				0.00		
Fuel	14,605.81	15,285.97	20,430.44	9,926.81	6,394.11	6,268.07
IFTA Taxes	65.45			92.12		
Insurance	13,682.56	4,308.14	6,947.53	5,273.18	11,211.04	-6,631.00
Insurance Escrow Greenleaf	250.00					
Interest Paid	59.59	58.77	721.48	711.49	55.78	700.45
Job Supplies	427.34	148.18				
Lawyer Steidl and Steinberg	1,000.00	2,000.00				
Medical Exam			148.50		100.00	
Office Supplies & Software			105.99		37.09	
Payroll Expenses	11,165.97	17,101.52	23,729.92	14,721.31	13,885.25	14,689.77
Payroll Expenses EIB	772.86	429.30	439.68	456.22	556.01	469.96
Payroll Expenses HRS + 401 K Ded	3,255.01	2,436.40	2,436.40	2,710.91	2,383.72	1,803.81
Payroll Taxes	3,439.74	2,719.65	4,052.25	4,013.52	1,955.48	1,407.83
Repairs & Maintenance	1,800.00	3,268.13	2,743.22	1,837.34	-3,899.84	2,154.00
Subcontractors	5,430.95	6,892.84	1,443.30		517.08	
Tags	44.29					
Tolls and Parking		1,096.45				
tow		2,004.00	950.00			
Trailer Rental	2,980.00	4,600.00	3,240.00	2,020.00	2,000.00	1,720.00
Training	210.00	595.00				
Truck Parts		12.18				
Truck Wash					83.53	
Utilities	413.90	133.69	133.69	1,076.43	463.33	463.33
Vehicle Leases					1,331.58	2,766.22
Total Expenses	\$ 62,465.18	\$ 68,331.31	\$ 72,997.52	\$ 46,578.69	\$ 40,768.96	\$ 26,922.47
Net Operating Income	-\$ 2,403.11	\$ 12,600.08	-\$ 11,074.40	-\$ 1,243.25	-\$ 4,444.85	\$ 4,994.15
Net Income	-\$ 2,403.11	\$ 12,600.08	-\$ 11,074.40	-\$ 1,243.25	-\$ 4,444.85	\$ 4,994.15

Wednesday, Sep 11, 2024 01:36:19 PM GMT-7 - Cash Basis

Jul 2024	Aug 2024	Total
40,035.36	68,407.99	424,936.10
\$ 40,035.36	\$ 68,407.99	\$ 424,936.10
\$ 40,035.36	\$ 68,407.99	\$ 424,936.10
95.40	404.94	3,347.74
157.00	55.00	682.00
1,201.05	2,052.25	13,085.68
		7,000.00
2.13	493.88	2,468.34
		0.00
7,216.30	10,258.16	90,385.67
111.41		268.98
	5,501.00	40,292.45
		250.00
		2,307.56
		575.52
		3,000.00
		248.50
		143.08
17,468.21	22,724.80	135,486.75
617.45	481.03	4,222.51
2,568.91	2,552.78	20,147.94
2,693.75	3,216.39	23,498.61
		7,902.85
	1,531.91	15,816.08
		44.29
		1,096.45
		2,954.00
2,180.00	3,780.00	22,520.00
		805.00
		12.18
		83.53
465.73	474.96	3,625.06
9,130.21	11,920.60	25,148.61
\$ 43,907.55	\$ 65,447.70	\$ 427,419.38
-\$ 3,872.19	\$ 2,960.29	-\$ 2,483.28
-\$ 3,872.19	\$ 2,960.29	-\$ 2,483.28

H.A. Stewart Trucking LLC.
Balance Sheet
As of August 31, 2024

	Total
ASSETS	
Current Assets	
Bank Accounts	
Checking - 1st Commonwealth 6794	3,519.87
Citizens Bank (Business Checking)	0.00
insurance escrow	0.00
Loan to Shareholder	0.00
United Community	0.00
Total Bank Accounts	\$ 3,519.87
Other Current Assets	
Deposit on Purchase of Trailer	0.00
Deposit on Purchase of Vehicle	5,450.43
Payroll Advances to Employees	0.00
Uncategorized Asset	0.00
Total Other Current Assets	\$ 5,450.43
Total Current Assets	\$ 8,970.30
Fixed Assets	
Accumulated Depreciation	-216,981.33
Vehicles	459,998.70
Vehicles - approved by Court	270,249.43
Total Fixed Assets	\$ 513,266.80
TOTAL ASSETS	\$ 522,237.10
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
Capital One Credit Card	0.00
Citizens Business Credit Card	0.00
Citizens Credit Card 6898 - 3	8,593.77
Citizens Credit Card ending 9662	10,494.63
XXXX6049 - 2	5,162.25
Total Credit Cards	\$ 24,250.65
Total Current Liabilities	\$ 24,250.65
Long-Term Liabilities	
1st Commonwealth Bank Loan Monthly Pmt \$353.56	15,956.92
Channel Loan - Citizens Bank 2022	0.00
Channel Partners Citizens Bank Loan 2023	86,626.46
Highway Commercial Loan Monthly Pmt \$615.50	60,000.00
Loan From Shareholder	63,986.98
Mazo Capital Solutions	52,088.11
Navitas Loan Monthly Pmt \$1,436.16	137,138.74
Navitas Loan Monthly Pmt \$512.91	48,978.13
Navitas Loan # 2	44,603.76
Notes Payable - Alphonso Stewart	0.00
Notes Payable 1st Commonwealth	25,936.43
Notes Payable Navitas	0.00

Notes Payable North Mills		117,315.63
Notes Payable SBA		141,959.00
Quality Equipment Finance		108,408.24
Quickbooks Intuit Loan		42,502.04
Vehicle Loan		0.00
Vehicle Loan MHC		0.00
Total Long-Term Liabilities	\$	945,500.44
Total Liabilities	\$	969,751.09
Equity		
Opening Balance Equity		-69.41
Owner's Pay & Personal Expenses		21,900.00
Retained Earnings		-466,861.30
Net Income		-2,483.28
Total Equity	\$	447,513.99
TOTAL LIABILITIES AND EQUITY	\$	522,237.10
Wednesday, Sep 11, 2024 01:35:15 PM GMT-7 - Cash Basis		



First Commonwealth Bank
PO Box 400
Indiana, PA 15701-0400
Address Service Requested

Page 1

Statement Date:

08/30/2024

234 Y XXXXXXXXXXXXXXX6794

HAK5349

#BWNMCMC
00000834 MFCBI153860831240716 01 0000000000
H A Stewart Trucking LLC
Debtor in Possession #23-22125
235 West Chestnut St APT811
Washington PA 15301

Customer Service Information

Personal Service: 1-800-711-BANK (2265)

Monday - Friday 7:00 a.m. - 7:00 p.m.

Saturday - Sunday 8:00 a.m. - 2:00 p.m.

Automated Service: 24 hours, 7 days

Main Office:

First Commonwealth, PO Box 400,
Indiana, PA 15701-0400

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Summary of Bank Accounts

Account #	Account Type	Ending Balance
XXXXXXXXXXXX6794	Business Solutions Checking	3,519.87

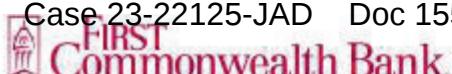
CHECKING ACCOUNTS

Account Holder: H A Stewart Trucking LLC
Debtor in Possession #23-22125

Business Solutions Checking

Account Number	Statement Dates	8/01/24 thru 9/02/24
Beginning Balance	Days in the statement period	33
14 Deposits/Credits	Average Daily Balance	5,952.75
52 Checks/Debits	Average Collected	5,952.75
Total Service Charges		
Interest Paid		
Ending Balance		

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$.00	\$70.00
Total Returned Item Fees	\$.00	\$.00



First Commonwealth Bank
PO Box 400
Indiana, PA 15701-0400
Address Service Requested

RECONCILEMENT WORKSHEET

Before you begin to balance your account with this statement, **make sure all items shown on the statement have been entered in your records, including any interest earned or service fees assessed.** Then follow the instructions below to reconcile your account.

1. Ending balance from statement:	\$
List deposits/credits not shown on statement:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
2. SUBTOTAL deposits not on statement:	\$
List outstanding checks/debits not shown on statement:	\$
Check number/Debit:	\$
3. SUBTOTAL debits not on statement:	\$
4. TOTAL outstanding transactions 2 - 3:	\$
5. UPDATED BALANCE 1+4:	\$

1. Balance shown in your checkbook:	\$
List deposits/credits not entered in your checkbook:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Account interest	\$
2. SUBTOTAL deposits not on statement:	\$
List service charges and other account charges not in checkbook:	\$
	\$
	\$
	\$
	\$
	\$
	\$
3. SUBTOTAL debits not on statement:	\$
4. TOTAL outstanding transactions 2 - 3:	\$
5. UPDATED BALANCE 1+4:	\$

ELECTRONIC FUNDS TRANSFER

In case of errors or questions about your electronic transfers, call us at 800.711.2265, or write us as soon as you can at EFT Processing, P.O. Box 400, Indiana, Pa., 15701-0400. If you think your statement or receipt is incorrect or you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Provide us with your name and account number (if any.)
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Provide us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will adjust your account for the amount you think is in error, so that you will have use of the money during the time it takes for us to complete our investigation.



Member FDIC



Business Solutions Checking

XXXXXXXXXXXX6794 (Continued)

Service Charge Detail

Date	Description	Amount
8/30	Service Charge	25.00

		Activity in Date Order		
Date	Description	Debit	Credit	Balance
8/01	GREEN BROKERAGE ACH H A STEWART TRUCKING		4,041.39	4,600.97
8/01	GREEN BROKERAGE ACH H A STEWART TRUCKING		4,273.55	8,874.52
8/01	GREEN BROKERAGE ACH H A STEWART TRUCKING		5,060.65	13,935.17
8/01	DBT CRD 1822 07/31/24 2704 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543	1,046.44-		12,888.73
8/02	DBT CRD 1102 08/02/24 8616 VZWRLSS*APOCC VISB 899 HEATHROW PARK LN 800-922-0204FL C# 0543	191.29-		12,697.44
8/02	DBT CRD 2027 08/01/24 8207 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543	981.31-		11,716.13
8/02	Wex Inc EFSLLC 3770002015312	2,163.47-		9,552.66
8/02	H.A. STEWART TRUCKING H A Stewart Truc Employe H A Stewart Truc	5,561.45-		3,991.21
8/06	PAYCHEX TPS TAXES 08372100004660X	652.49-		3,338.72
8/07	POS DEB 1746 08/07/24 0528 GOOGLE *GOOGLE ONE	2.13-		3,336.59



Business Solutions Checking

XXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
	MOUNTAIN VIEWCA				
	Card# 0543				
8/07	DBT CRD 1750 08/06/24 5105		953.33-		2,383.26
	PENSKE TRK LSG 025410				
	209 E VIEW DR				
	MOUNT PLEASANPA C# 0543				
8/07	PAYCHEX EIB INVOICE x08384100026073		121.18-		2,262.08
	H A STEWART TRUCKING				
8/07	PAYCHEX-HRS 401(K) 0000045378975		616.72-		1,645.36
	H A STEWART TRUCKING				
8/07	Account Analysis Fee		30.00-		1,615.36
8/08	GREEN BROKERAGE ACH			4,827.31	6,442.67
	H A STEWART TRUCKING				
8/08	GREEN BROKERAGE ACH			5,121.58	11,564.25
	H A STEWART TRUCKING				
8/08	GREEN BROKERAGE ACH			5,812.60	17,376.85
	H A STEWART TRUCKING				
8/09	DBT CRD 0818 08/09/24 0992		828.00-		16,548.85
	PIE INSURANCE SERVICES				
	1615 L Street NW Suite 6				
	WASHINGTONDC C# 0543				
8/09	DBT CRD 1811 08/08/24 4603		930.43-		15,618.42
	PENSKE TRK LSG 025410				
	209 E VIEW DR				
	MOUNT PLEASANPA C# 0543				
8/09	DBT CRD 1811 08/08/24 4603		1,046.44-		14,571.98
	PENSKE TRK LSG 025410				
	209 E VIEW DR				
	MOUNT PLEASANPA C# 0543				
8/09	Wex Inc EFSLLC 3770002015312		2,594.30-		11,977.68



Business Solutions Checking

XXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
		XXXXXXXXXXXX6794			
8/09	H A STEWART TRUCKING H A Stewart Truc Employe H A Stewart Truc		4,574.91-		7,402.77
8/09	Check 1080		1,531.91-		5,870.86
8/12	DBT CRD 0431 08/12/24 6097 FMCSA D&A CLEARINGHOUS 1200 NEW JERSEY AVE SE WASHINGTONONDC C# 0543		12.50-		5,858.36
8/13	PAYCHEX TPS TAXES 08448900001138X		977.73-		4,880.63
8/14	H A STEWART TRUCKING PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		921.40-		3,959.23
8/14	PAYCHEX EIB INVOICE X08466600001214		121.18-		3,838.05
8/14	H A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000045437016		664.20-		3,173.85
8/15	H A STEWART TRUCKING GREEN BROKERAGE ACH H A STEWART TRUCKING		2,411.29		5,585.14
8/15	GREEN BROKERAGE ACH H A STEWART TRUCKING		2,782.00		8,367.14
8/15	GREEN BROKERAGE ACH H A STEWART TRUCKING		3,736.23		12,103.37
8/15	DBT CRD 1806 08/14/24 3804 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		1,046.44-		11,056.93



Business Solutions Checking

XXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
8/16	DBT CRD 1822 08/15/24 8604 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		893.93-		10,163.00
8/16	Wex Inc EFSLLC 3770002015312		2,125.71-		8,037.29
8/16	H A STEWART TRUCKING Stewart Truc Employe H A Stewart Truc		4,362.44-		3,674.85
8/19	DBT CRD 1804 08/16/24 3204 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		91.04-		3,583.81
8/20	PAYCHEX TPS TAXES 08541700004567X		445.39-		3,138.42
8/21	H A STEWART TRUCKING CRD 1726 08/20/24 2605 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		851.19-		2,287.23
8/21	PAYCHEX EIB INVOICE X08550700011168		121.18-		2,166.05
8/21	H A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000045505019		603.28-		1,562.77
8/22	H A STEWART TRUCKING GREEN BROKERAGE ACH H A STEWART TRUCKING		2,386.09		3,948.86
8/22	GREEN BROKERAGE ACH H A STEWART TRUCKING		6,370.60		10,319.46
8/22	GREEN BROKERAGE ACH		6,375.77		16,695.23



Business Solutions Checking

XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
8/22	H A STEWART TRUCKING CRD 1738 08/21/24 5204 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543		1,046.44-		15,648.79
8/23	DBT CRD 0806 08/23/24 2196 SAMSARA 1 De Haro St SAN FRANCISCOCA C# 0543		159.75-		15,489.04
8/23	DBT CRD 0807 08/23/24 2365 SAMSARA 1 De Haro St SAN FRANCISCOCA C# 0543		159.75-		15,329.29
8/23	DBT CRD 0809 08/23/24 2268 SAMSARA 1 De Haro St SAN FRANCISCOCA C# 0543		159.75-		15,169.54
8/23	DBT CRD 0801 08/23/24 0991 PIE INSURANCE SERVICES 1615 L Street NW Suite 6 WASHINGTONDC C# 0543		829.00-		14,340.54
8/23	Wex Inc EFSLLC 3770002015312		1,649.60-		12,690.94
8/23	H.A. STEWART TRUCKING Stewart Truc Employe H A Stewart Truc		3,970.69-		8,720.25
8/27	DDA B/P 1039 08/27/24 1009 INTUIT 18004INTUIT MOUNTAIN VIEWCA Card# 0543		104.94-		8,615.31
8/27	DBT CRD 0753 08/27/24 8554 COMCAST THREERIVERS, PA 15 SUMMIT PARK DR 800-COMCASTPA C# 0543		283.67-		8,331.64



Business Solutions Checking

XXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order		Balance
		Debit	Credit	
8/27	PAYCHEX TPS 08624600004258X	TAXES 1,140.78-		7,190.86
	H A STEWART TRUCKING Check 1083	300.00-		6,890.86
8/28	DBT CRD 1730 08/27/24 7005 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543	5.33-		6,885.53
8/28	DBT CRD 1734 08/27/24 7005 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543	1,060.44-		5,825.09
8/28	PAYCHEX EIB X08637200031884	INVOICE 117.49-		5,707.60
	H A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000045562504	668.58-		5,039.02
8/28	H A STEWART TRUCKING UNITED FIN CAS INS PRE HA STEWART TRUCKING LL	2,800.00-		2,239.02
8/29	GREEN BROKERAGE ACH H A STEWART TRUCKING		3,669.37	5,908.39
8/29	GREEN BROKERAGE ACH H A STEWART TRUCKING		5,707.31	11,615.70
8/29	DBT CRD 1745 08/28/24 1154 PIE INSURANCE SERVICES 1615 L Street NWSuite 6 WASHINGTONDC C# 0543	522.00-		11,093.70
8/29	DBT CRD 1748 08/28/24 1154 PIE INSURANCE SERVICES 1615 L Street NWSuite 6 WASHINGTONDC C# 0543	522.00-		10,571.70



Business Solutions Checking

XXXXXXXXXXXX6794 (Continued)

		Activity in Date Order				
Date	Description	Debit	Credit		Balance	
8/29	DBT CRD 1738 08/28/24 4604 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 0543	1,046.44-			9,525.26	
8/30	Wex Inc EFSLLC 3770002015312	1,725.08-			7,800.18	
8/30	H.A. STEWART TRUCKING H A Stewart Truc Employe H A Stewart Truc	4,255.31-			3,544.87	
8/30	Service Charge	25.00-		SC	3,519.87	

--- CHECKS PAID SUMMARY ---

Date	Check No	Amount	Date	Check No	Amount
8/09	1080	1,531.91	8/27	1083*	300.00

* Denotes check paid out of sequence

Important Information

The Deposit Account Agreement was updated effective August 9, 2024. The Overdrafts>Returns, Overdraft Fees, Overdraft Protection section was updated to reflect revised process for identifying represented items. Non-Sufficient Funds Fees and Overdraft Fees for represented items are no longer assessed, rather than assessing during night processing and reversing prior to office opening the next Business Day. Additionally, the designation of First Commonwealth ATMs as those that are "branded" was removed from the Agreement.

The Funds Availability Policy, Account Holds on Other Funds section of the Deposit Account Agreement was revised to reflect that Canadian Checks deposited with a non-United States routing number will be made available on the 15th Business Day after the day of deposit, rather than the 5th Business Day after the day of deposit.

You can review and print the Notice of Change in Terms and the revised Deposit Account Agreement by visiting our website at www.fcbanking.com/regulatory-notices. To request a copy, call your local community office or our Engagement Center at 800-711-BANK (2265), or email us at engage@fcbanking.com.

Building Your Financial Confidence**Credit Score Manager**

You can access your credit score and report within your First Commonwealth Bank online and mobile banking account. With Credit Score Manager you can stay on top of your credit with alerts if your score changes, see how your credit score might change when you take certain actions like getting a loan or opening a new credit card and more. [Log in to online banking or your mobile app today to get started.](#)

The credit score on this screen is an illustration only.





Account: Checking 6794
Date: 9/8/2024

>043306826< 20240809
First Commonwealth Bank
Drawer#/Trans#: 23402/0002
HIN: 898723400000003

443306826 > 23402 2 08/09/24

Enclosed documents

CIRCLE HERE FOR IMAGE ON THIS DEPARTMENT ONLY
DATE _____

H A STEWART TRUCKING LLC		60-682/433	1080
PH. 412-512-8811 235 WEST CHESTNUT ST APT811 WASHINGTON, PA 15301		DATE <u>8/9/2024</u>	
PAY TO THE ORDER OF <u>Malik A. Stewart</u>		\$ <u>1,531.91</u>	
		<u>One thousand five hundred thirty-one 91/100 dollars</u>	
 MEMO <u>Payroll</u>			
<p>Details on back</p> <p>Security features</p>			



Account: Checking 6794
Date: 9/8/2024

Check or
Mobile Deposit Only
First Commonwealth Bank
Indiana, PA 15701
Check # 0933068263
Date

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE
THIS LINE IS FOR DOCUMENTATION ONLY

H A STEWART TRUCKING LLC

60-682433

1083

PH. 412-512-8811
235 WEST CHESTNUT ST APT 811
WASHINGTON, PA 15301

DATE

8/20/2024

PAT TO THE
order of Benjie K. Hemburg Financial, \$ 300.00
Three hundred 0/100
DOLLARS

FIRST
Commonwealth Bank
MEMBER FDIC 1-800-711-BANK (2265)
fbankang.com

Account Payment